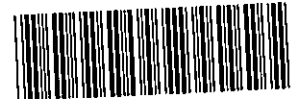


The Sumitomo Trust & Banking Co., Ltd.

NEW YORK BRANCH

527 MADISON AVENUE, NEW YORK, N.Y. 10022

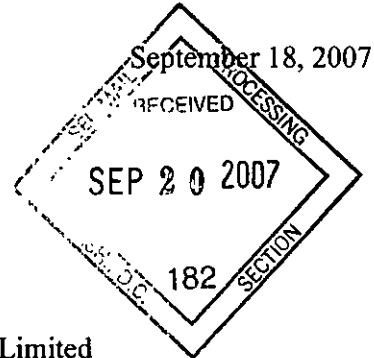
TELEPHONE (212) 326-0600



07027140

Office of International Corporate Finance
Division of Corporate Finance
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549
U.S.A.

SUPPL



The Sumitomo Trust and Banking Company, Limited
Information Furnished Pursuant to
12g3-2(b) Under the Securities Exchange Act of 1934
File No.: 82-4617

PROCESSED

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OCT 17 2007

**THOMSON
FINANCIAL**

Ladies and Gentlemen:

The Sumitomo Trust and Banking Company, Limited, a bank organized as a joint stock company under the laws of Japan (the "Bank"), pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934, as amended (the "Act"), hereby furnishes the following documents to the Commission:

Obtaining of the Business License of SBI Sumishin Net Bank, Ltd.

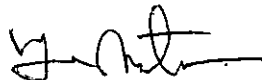
All information and documents submitted herewith are being furnished under Rule 12g3-2(b)(1) with the understanding that such information and documents will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that neither this letter nor the furnishing of such information and documents shall constitute an admission for any purpose that the Bank is subject to the Act.

22/10/15

Please acknowledge receipt of this letter by stamping the enclosed receipt copy and returning it in the enclosed postage-paid envelope.

Very truly yours,

The Sumitomo Trust and
Banking Company, Limited

By  _____

Name: Matsuura, Toru

Title: Controller

On behalf of:

- 1) General Manager
- 2) Sumitomo Trust and Banking co. Ltd
- 3) Financial Management Department

September 18, 2007

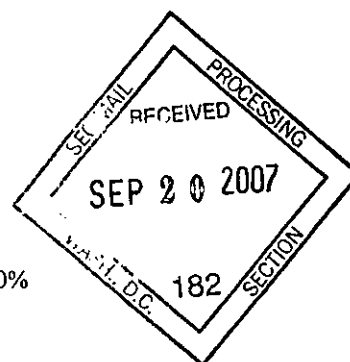
SBI Sumishin Net Bank, Ltd.
The Sumitomo Trust & Banking Co., Ltd.
SBI Holdings, Inc.

Obtaining of the Business License of SBI Sumishin Net Bank, Ltd.

SBI Sumishin Net Bank, Ltd. (Net Bank) announced today that it has obtained the banking business license, and will commence its business on September 24, 2007.

<Outline of Net Bank>

- | | |
|------------------------------|--|
| (1) Company's name | SBI Sumishin Net Bank, Ltd. |
| (2) Representative | Yoshikazu Tanaka, CEO
Katsuya Kawashima, COO |
| (3) Location of Head Office | Roppongi 1-6-1, Minatoku, Tokyo |
| (4) Capital | 20 billion yen |
| (5) Shareholders | The Sumitomo Trust & Banking Co., Ltd. 50%
SBI Holdings, Inc. 50% |
| (6) Commencement of business | September 24, 2007 |



For further information, please contact:

IR Office, Financial Management Department

The Sumitomo Trust & Banking Co., Ltd.

Telephone: +81-3-3286-8354, Fax: 81-3-3286-4654

Corporate Communications Dept., SBI Holdings, Inc.

Telephone: +81-3-6229-0126, Fax: 81-3-3224-1970